

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Glen Paul Younker
Debtor

Case No. 20-00743-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Apr 21, 2023

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 23, 2023:

Recip ID	Recipient Name and Address
db	+ Glen Paul Younker, 801 E. Third St., Weatherly, PA 18255-1540
5320586	+ Barbara J Hoffman, c/o Michael R. Sharkey, Esquire, 982 N. Sherman Ct., Hazleton, PA 18201-1878
5320587	+ Barbara J Hoffman, 859 Buck Mountain Road, Weatherly, PA 18255-4939
5310662	Card Services, PO Box 5524, Sioux Falls, SD 57117-5524
5310664	Com of PA Dept of Rev, Bureau of Compliance, P.O. Box 280946, Harrisburg, PA 17128-0946
5310667	+ Frederic I Weinberg Esquire, 375 East Elm Street, Suite 210, Conshohocken, PA 19428-1973
5310668	Homebridge Financial Services Inc., Payment Processing Center, P.O. Box 11733, Newark, NJ 07101-4733
5310669	+ Homebridge Financial Services, Inc., P.O. Box 77404, Ewing, NJ 08628-6404
5310670	+ Michael A Gaul Esquire, One West Broad Street, Suite 700, Bethlehem, PA 18018-5717
5310671	+ Michael R Sharkey Esquire, 982 N Sherman Ct, Hazleton, PA 18201-1878
5320596	+ Michael R Sharkey Esquire, 982 North Sherman Court, Hazleton, PA 18201-1878
5310673	One Main Financial, North End Professional Complex, 388 Airport Rd Suite 200, Hazle Township, PA 18202-3302
5310675	Steven H Eichler Esquire, 170 S Independence Mall W St, Philadelphia, PA 19106-3304
5310678	+ Timothy G Kling, 1376 S Lehigh Gorge Rd, Weatherly, PA 18255-4606

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: AISACG.COM	Apr 21 2023 22:32:00	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: RECOVERYCORP.COM	Apr 21 2023 22:32:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5323868	EDI: GMACFS.COM	Apr 21 2023 22:32:00	Ally Bank, PO Box 130424, Roseville, MN 55113-0004
5320582	EDI: GMACFS.COM	Apr 21 2023 22:32:00	Ally Bank, PO Box 380902, Bloomington, MN 55438-0902
5425167	+ EDI: AISACG.COM	Apr 21 2023 22:32:00	Ally Bank, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5320585	EDI: BANKAMER2.COM	Apr 21 2023 22:32:00	Bank of America, N.A., PO Box 15102, Wilmington, DE 19886-5102
5310660	+ EDI: BANKAMER.COM	Apr 21 2023 22:32:00	Bank of America NA, 655 Papermill Road, Newark, DE 19711-7500
5309808	+ EDI: BANKAMER2.COM	Apr 21 2023 22:32:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
5326327	Email/Text: BKelectronicnotices@cenlar.com	Apr 21 2023 18:33:00	Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618
5320588	+ EDI: AIS.COM	Apr 21 2023 22:38:00	Capital One, 4515 North Santa Fe Avenue, Oklahoma City, OK 73118-7901
5310661	EDI: CAPITALONE.COM	Apr 21 2023 22:32:00	Capital One, P.O. Box 71083, Charlotte, NC

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5319387	EDI: CAPITALONE.COM	Apr 21 2023 22:32:00	28272-1083 Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5465456	+ Email/Text: BKBCNMAIL@carringtonms.com	Apr 21 2023 18:33:00	Carrington Mortgage Services, LLC, 1600 S. Douglass Road, Anaheim, CA 92806, Carrington Mortgage Services, LLC, 1600 S. Douglass Road, Anaheim, CA 92806-5948
5465455	+ Email/Text: BKBCNMAIL@carringtonms.com	Apr 21 2023 18:33:00	Carrington Mortgage Services, LLC, 1600 S. Douglass Road, Anaheim, CA 92806-5948
5310663	+ Email/Text: info@pamd13trustee.com	Apr 21 2023 18:33:00	Charles Dehart, Chapter 13 Trustee, 8125 Adams Drive Suite A, Hummelstown, PA 17036-8625
5310665	+ Email/PDF: creditonebknofications@resurgent.com	Apr 21 2023 18:37:38	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
5310666	EDI: AMINFOFP.COM	Apr 21 2023 22:32:00	First Premier Bank, P.O. Box 5529, Sioux Falls, SD 57117-5529
5324307	Email/PDF: resurgentbknofications@resurgent.com	Apr 21 2023 18:37:46	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5310672	+ EDI: PHINGENESIS	Apr 21 2023 22:32:00	Milestone, Genesis FS Card Services, PO Box 4477, Beaverton, OR 97076-4401
5309004	EDI: AGFINANCE.COM	Apr 21 2023 22:32:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
5320598	EDI: AGFINANCE.COM	Apr 21 2023 22:32:00	One Main Financial, P.O. Box 3251, Evansville, IN 47731-3251
5310674	EDI: AGFINANCE.COM	Apr 21 2023 22:32:00	One Main Financial, PO Box 740594, Cincinnati, OH 45274-0594
5320875	+ EDI: JEFFERSONCAP.COM	Apr 21 2023 22:32:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
5320610	EDI: Q3G.COM	Apr 21 2023 22:32:00	Quantum3 Group LLC as agent for, GPCC I LLC, PO Box 788, Kirkland, WA 98083-0788
5310677	EDI: CBSMASON	Apr 21 2023 22:32:00	Stoneberry, P.O. Box 2808, Monroe, WI 53566-8008
5319081	+ EDI: CBSMASON	Apr 21 2023 22:32:00	Stoneberry, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
5310676	+ EDI: CBSMASON	Apr 21 2023 22:32:00	Stoneberry, 1356 Williams Street, Chippewa Falls, WI 54729-1500
5307311	+ EDI: RMSC.COM	Apr 21 2023 22:32:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5310679	EDI: USAA.COM	Apr 21 2023 22:32:00	USAA Credit Card Payments, 10750 McDermott Freeway, San Antonio, TX 78288-0570

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5320583	*+	Bank of America NA, 655 Papermill Road, Newark, DE 19711-7500
5320584	*+	Bank of America, N.A., PO Box 982284, El Paso, TX 79998-2284
5320589	*	Card Services, PO Box 5524, Sioux Falls, SD 57117-5524
5320590	*+	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
5320591	*	First Premier Bank, P.O. Box 5529, Sioux Falls, SD 57117-5529

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5320592	*+	Frederic I Weinberg Esquire, 375 East Elm Street, Suite 210, Conshohocken, PA 19428-1973
5320593	*	Homebridge Financial Services Inc., Payment Processing Center, P.O. Box 11733, Newark, NJ 07101-4733
5320594	*+	Homebridge Financial Services, Inc., P.O. Box 77404, Ewing, NJ 08628-6404
5320595	*+	Michael A Gaul Esquire, One West Broad Street, Suite 700, Bethlehem, PA 18018-5717
5320597	*+	Milestone, Genesis FS Card Services, PO Box 4477, Beaverton, OR 97076-4401
5320599	*	One Main Financial, P.O. Box 3251, Evansville, IN 47731-3251
5320600	*	One Main Financial, P.O. Box 3251, Evansville, IN 47731-3251
5320602	*	One Main Financial, P.O. Box 3251, Evansville, IN 47731-3251
5320603	*	One Main Financial, North End Professional Complex, 388 Airport Rd Suite 200, Hazle Township, PA 18202-3302
5320604	*	One Main Financial, North End Professional Complex, 388 Airport Rd Suite 200, Hazle Township, PA 18202-3302
5320601	*	One Main Financial, PO Box 740594, Cincinnati, OH 45274-0594
5320605	*	Steven H Eichler Esquire, 170 S Independence Mall W St, Philadelphia, PA 19106-3304
5320607	*	Stoneberry, P.O. Box 2808, Monroe, WI 53566-8008
5320606	*+	Stoneberry, c/o Creditors Bankruptcy Service, PO Box 800849, Dallas, TX 75380-0849
5320608	*+	Timothy G Kling, 1376 S Lehigh Gorge Rd, Weatherly, PA 18255-4606
5320609	*	USAA Credit Card Payments, 10750 McDermott Freeway, San Antonio, TX 78288-0570

TOTAL: 0 Undeliverable, 21 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 23, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 21, 2023 at the address(es) listed below:

Name	Email Address
Brian C Nicholas	on behalf of Creditor HomeBridge Financial Services Inc. bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Christopher A DeNardo	on behalf of Creditor Carrington Mortgage Services LLC logseef@logs.com, cistewart@logs.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor HomeBridge Financial Services Inc. bkgroup@kmlawgroup.com
Joseph R. Baranko, Jr.	on behalf of Debtor 1 Glen Paul Younker josephb@slusserlawfirm.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1

Glen Paul Younker

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-8986

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:20-bk-00743-MJC

12/18

Order of Discharge**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Glen Paul Younker

4/21/23**By the
court:**Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.